

**Information to identify the case:**

Debtor 1	<u>William P Faight</u>	Social Security number or ITIN	xxx-xx-3874
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Claudine Faight</u>	Social Security number or ITIN	xxx-xx-4500
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70254-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William P Faight

Claudine Faight

8/22/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William P Faight  
Claudine Faight  
Debtors

Case No. 18-70254-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Aug 22, 2023

Form ID: 3180W

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William P Faight, Claudine Faight, 1024 Goucher Street, Johnstown, PA 15905-2945
14805758	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
14805762	+ Citibank, N.A., 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
14805769	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
14805770	DLP, Conemaugh Phys Group, 1086 Franklin Street, Johnstown, PA 15905-4305
14805773	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
15496044	+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14805775	Memorial Medical Center, P.O. Box 603396, Charlotte, NC 28260-3396
14805778	+ Midland Funding, LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003
14805789	+ The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 22 2023 23:41:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14805756	+ Email/Text: bncnotifications@phea.org	Aug 22 2023 23:41:00	Aes/bela-us Bank, Po Box 61047, Harrisburg, PA 17106-1047
14805757	+ EDI: TSYS2	Aug 23 2023 03:30:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14820047	+ EDI: RECOVERYCORP.COM	Aug 23 2023 03:30:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14813922	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 22 2023 23:41:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14805763	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Aug 22 2023 23:41:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
14805759	+ EDI: CAPITALONE.COM		
		Aug 23 2023 03:30:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14805760	+ Email/Text: bankruptcy@cavps.com		
		Aug 22 2023 23:42:00	Cavalry Portfolio, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14825640	+ Email/Text: bankruptcy@cavps.com		
		Aug 22 2023 23:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14805761	+ EDI: CITICORP.COM		
		Aug 23 2023 03:30:00	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14805764	EDI: WFNNB.COM		
		Aug 23 2023 03:30:00	Comenity Bank, P.O. Box 183003, Columbus, OH 43218-3003
14805765	+ EDI: WFNNB.COM		
		Aug 23 2023 03:30:00	Comenity-Gander MasterCard, P.O. Box 659569, San Antonio, TX 78265-9569
14805766	+ EDI: WFNNB.COM		
		Aug 23 2023 03:30:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14805767	+ EDI: WFNNB.COM		
		Aug 23 2023 03:30:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14805768	Email/Text: bankruptcy@commercebank.com		
		Aug 22 2023 23:42:00	Commerce Bank, P.O. Box 801042, Kansas City, MO 64180-1042
14989966	Email/Text: ECMCBKNotices@ecmc.org		
		Aug 22 2023 23:42:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14818193	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Aug 22 2023 23:41:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14805771	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Aug 22 2023 23:41:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
14805772	+ Email/Text: crdept@na.firstsource.com		
		Aug 22 2023 23:42:00	First Source, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14805774	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com		
		Aug 22 2023 23:43:00	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14805776	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 22 2023 23:42:00	Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2710
14805777	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 22 2023 23:42:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14820028	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 22 2023 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14855365	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Aug 22 2023 23:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14805779	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Aug 22 2023 23:41:00	Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
14823354	+ Email/Text: bnctifications@pheaa.org		
		Aug 22 2023 23:41:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14805781	EDI: PRA.COM		
		Aug 23 2023 03:30:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14806393	+ EDI: RECOVERYCORP.COM		
		Aug 23 2023 03:30:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14831170	+ Email/Text: ebnpeoples@grblaw.com		
		Aug 22 2023 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14805780	+ EDI: PRA.COM		
		Aug 23 2023 03:30:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952

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14858772	EDI: Q3G.COM	Aug 23 2023 03:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14859973	EDI: Q3G.COM	Aug 23 2023 03:30:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14831095	EDI: Q3G.COM	Aug 23 2023 03:30:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14805782	+ Email/Text: Supportservices@receivablesperformance.com	Aug 22 2023 23:42:00	Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548
14805783	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Syncb/ashley Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14805784	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
14805785	EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14805787	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
14805788	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/JC Penny, P.O. Box 965064, Orlando, FL 32896-5064
14805789	+ EDI: Q3GTBI	Aug 23 2023 03:30:00	The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14805790	+ Email/Text: BAN140310@UCBINC.COM	Aug 22 2023 23:41:00	United Collection Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310
14857906	EDI: AIS.COM	Aug 23 2023 03:30:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14805791	+ EDI: VERIZONCOMB.COM	Aug 23 2023 03:30:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MCLP Asset Company, Inc.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
14812099		Conemaugh memorial hospital
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14852248	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14805786	*+	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

TOTAL: 3 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains**

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor MCLP Asset Company Inc. cwohlab@ecf.courtdrive.com, cwohlab@ecf.courtdrive.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Kenneth P. Seitz	on behalf of Joint Debtor Claudine Faight thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor William P Faight thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8